

Certificate Number: 01267-PAE-DE-034362509

Bankruptcy Case Number: 15-11089



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 20, 2020, at 3:31 o'clock PM EDT, Joshua Schainbaum completed a course on personal financial management given by internet by Money Management International, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 20, 2020 By: /s/Rita Ramos

Name: Rita Ramos

Title: Counselor